

# COMMERCE GENERAL ARCHITECTURE

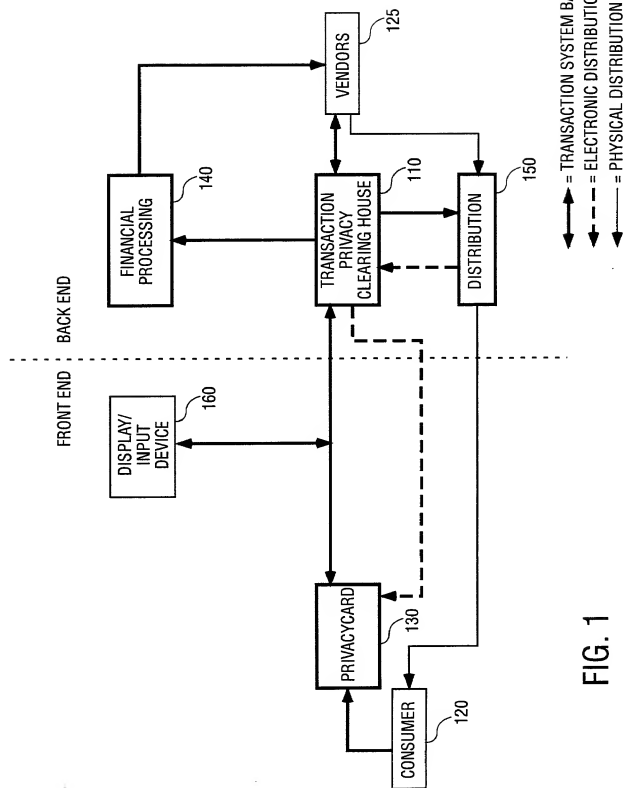


FIG. 1

# COMMERCE GENERAL ARCHITECTURE - POS TERMINAL:

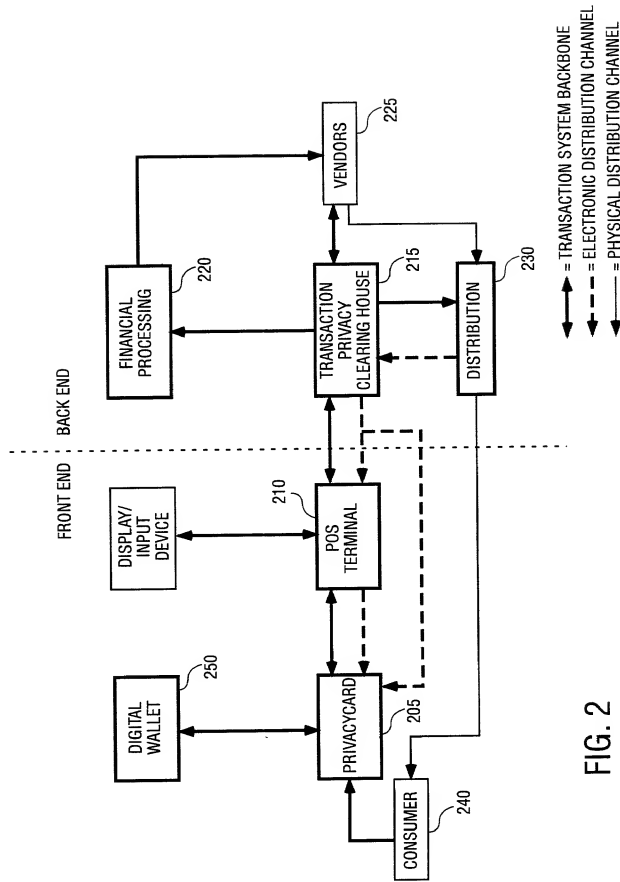


FIG. 2

# COMMERCE IN-HOME ENVIRONMENT

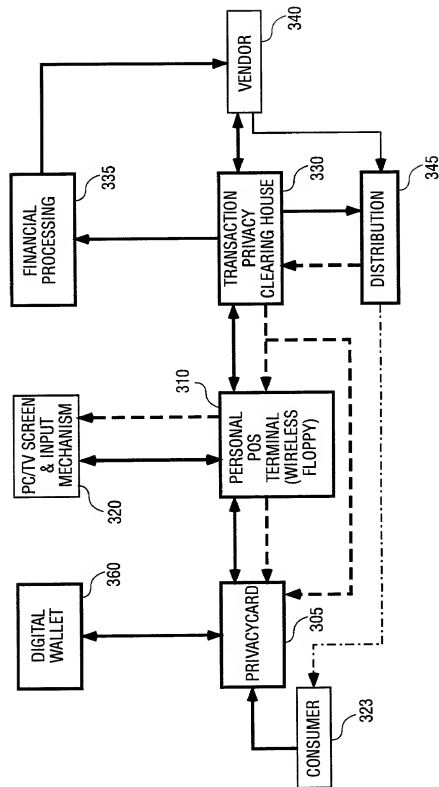


FIG. 3

# IN-STORE RETAIL ENVIRONMENT

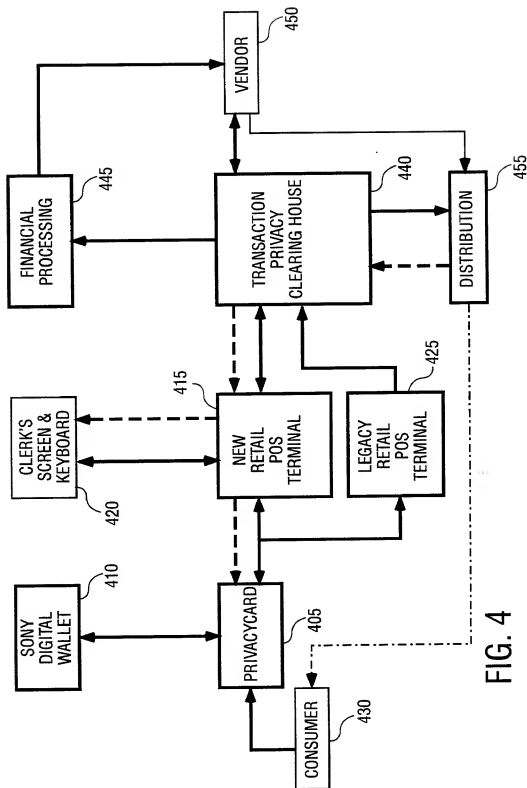
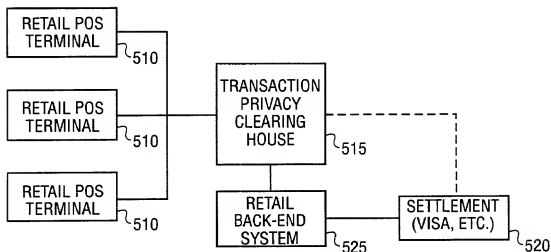
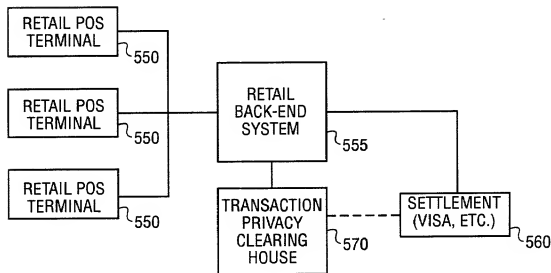


FIG. 4



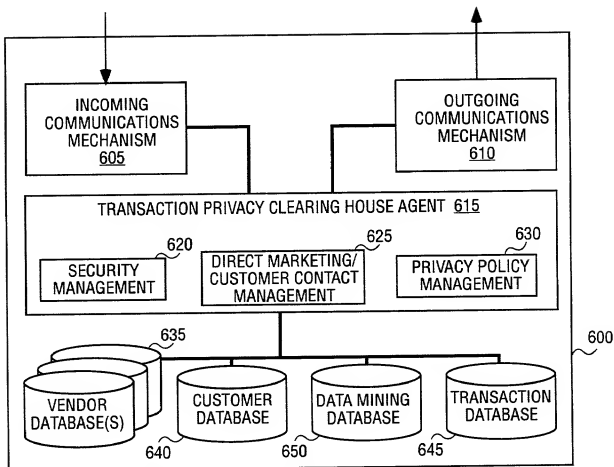
A RETAIL SYSTEM MODIFIED TO  
SUPPORT THE INTERACTION OF LEGACY POS TERMINAL WITH  
THE DIGITAL WALLET SYSTEM

FIG. 5A



AN ALTERNATIVE EMBODIMENT OF THE RETAIL SYSTEM  
MODIFIED TO SUPPORT THE INTERACTION OF LEGACY POS  
TERMINALS WITH THE DIGITAL WALLET SYSTEM

FIG. 5B



TRANSACTION PRIVACY CLEARING HOUSE: MAJOR COMPONENTS

FIG. 6

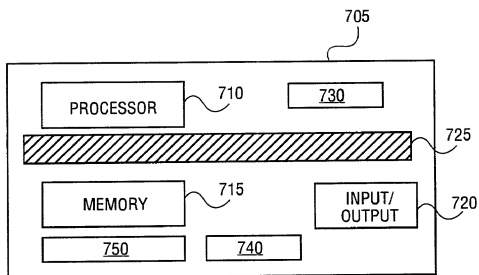


FIG. 7A

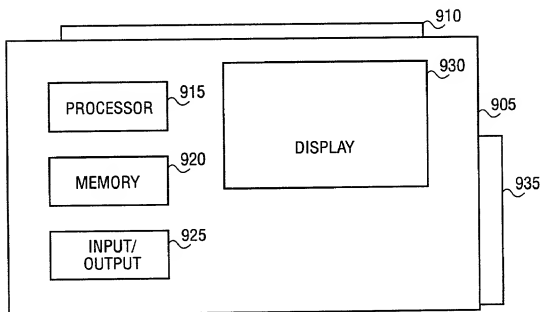
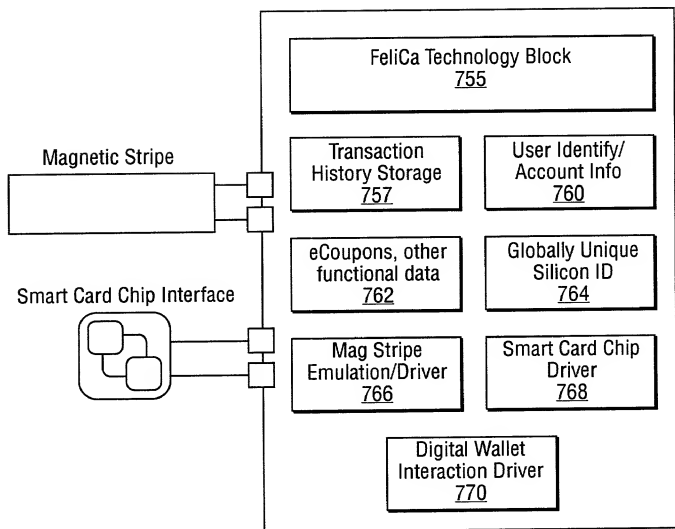


FIG. 9A





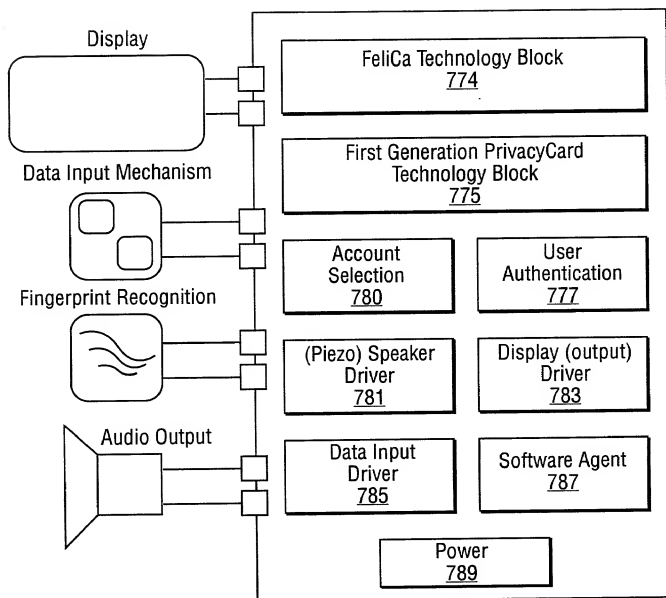
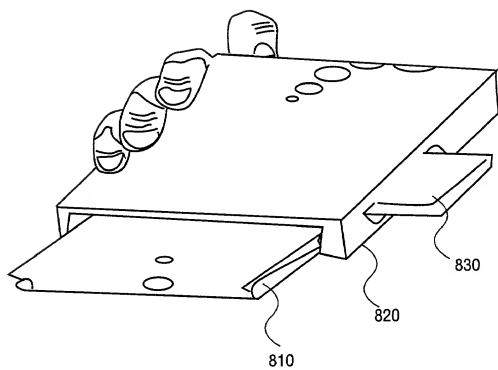


FIG. 7C



DIGITAL WALLET AND PRIVACY CARD

FIG. 8

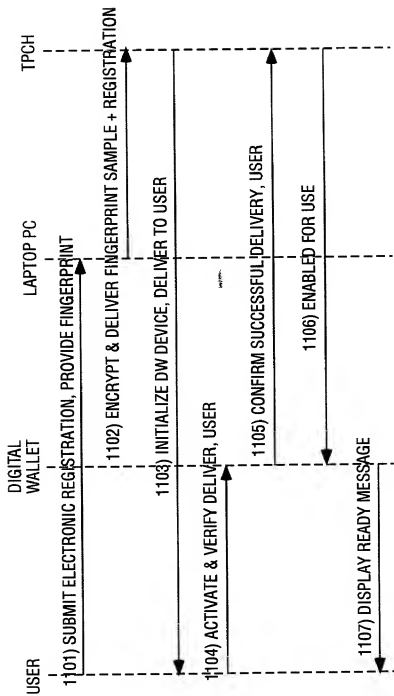


```
sequenceDiagram
    participant USER
    participant DIGITAL WALLET
    participant TPCH

    USER->>TPCH: USER FILLS OUT REGISTRATION FORM
    TPCH->>DIGITAL WALLET: 6) PREPARE DW
    USER->>DIGITAL WALLET: USER PERSONALIZES!
```

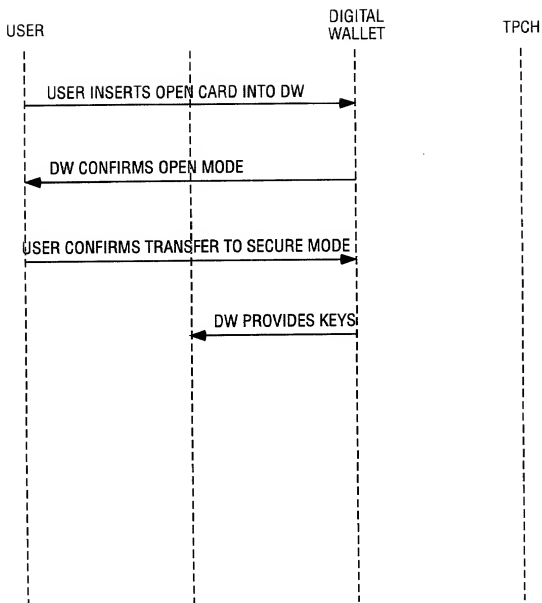
## SETUP OF DIGITAL WALLET

FIG. 10



DIGITAL WALLET SETUP  
(ALTERNATIVE EMBODIMENT)

FIG. 11



CONVERSION OF CARD TO SECURE

FIG. 12

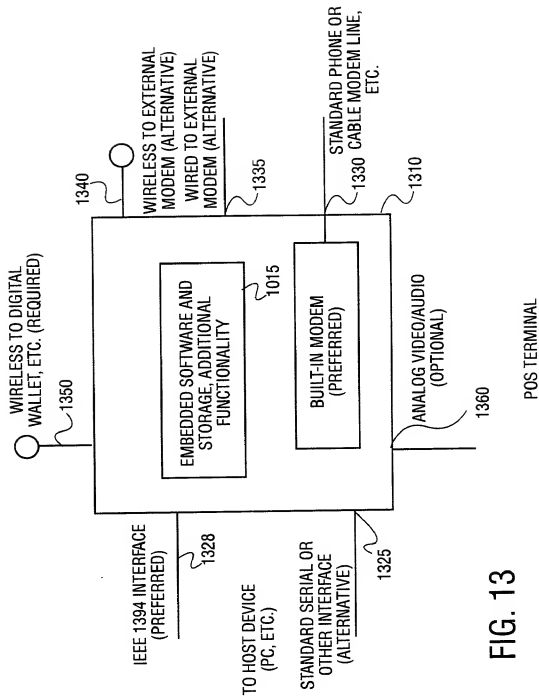


FIG. 13

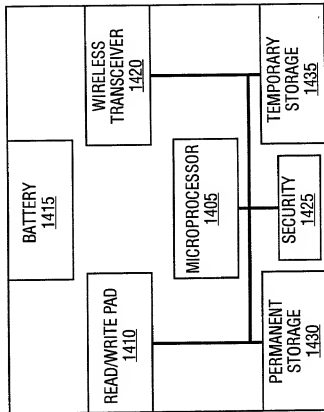


DIAGRAM OF THE MAJOR COMPONENTS OF THE  
PERSONAL POS, SHOWING THE DATA/ADDRESS  
BUS INTERCONNECT

FIG. 14



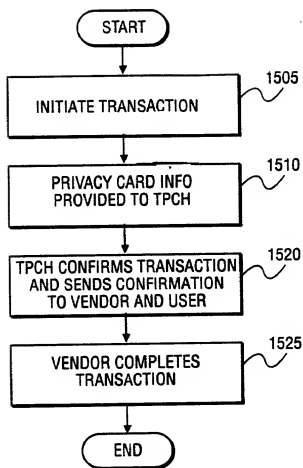


FIG. 15

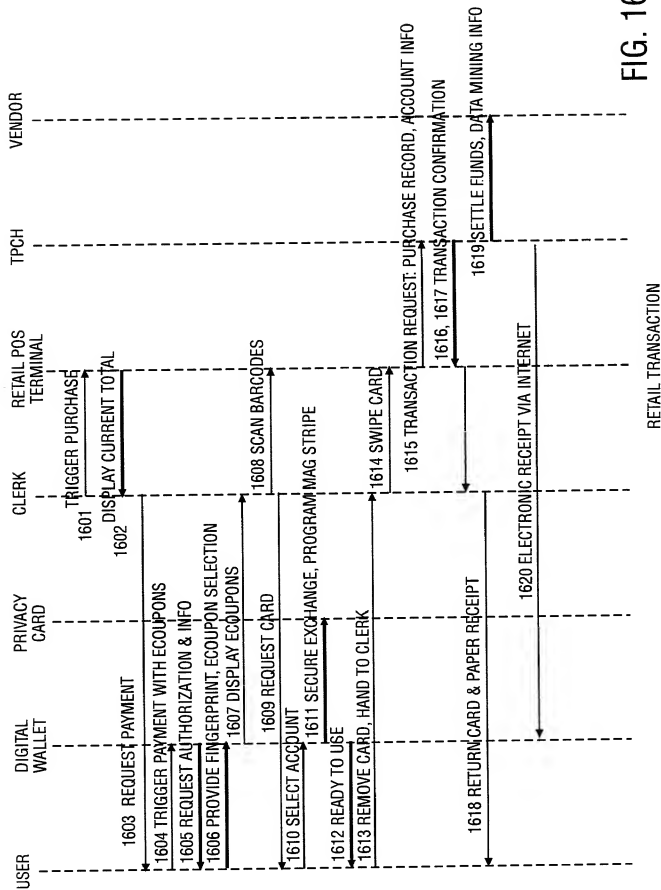


FIG. 16

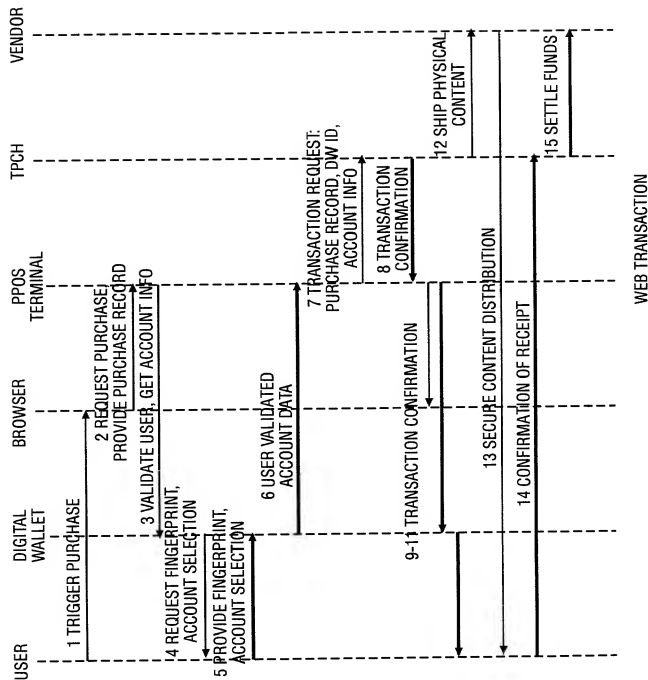


FIG. 17

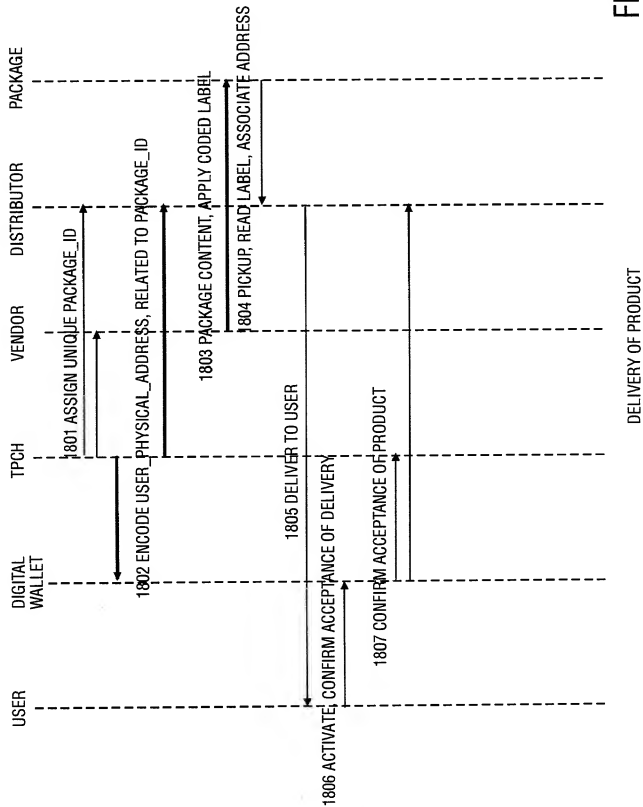


FIG. 18

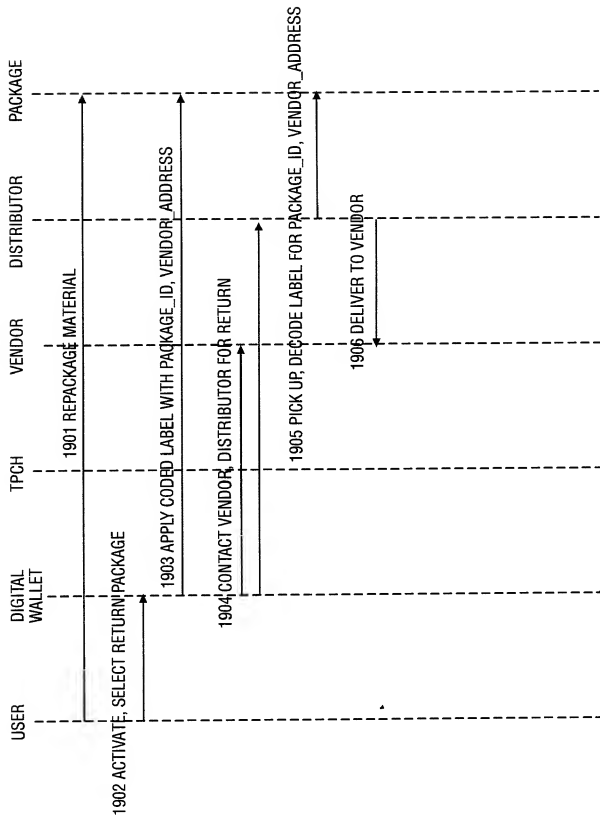


FIG. 19

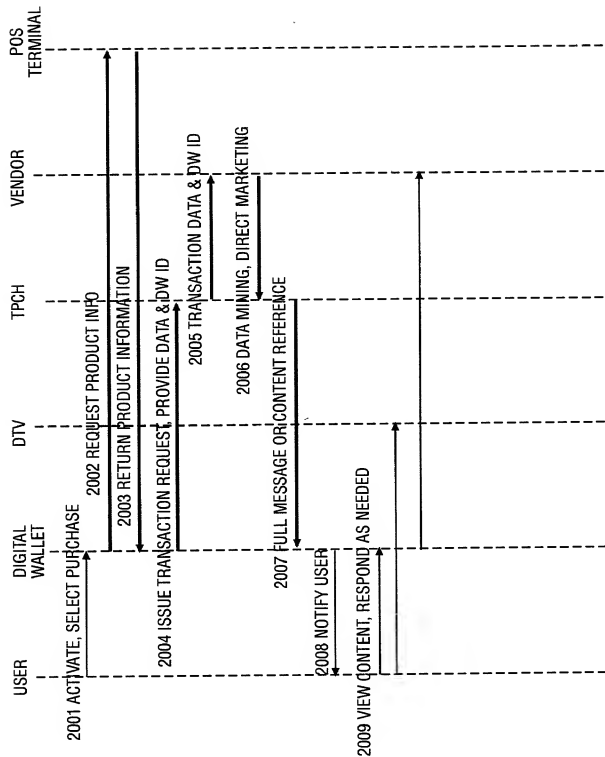


FIG. 20

DATA MINING

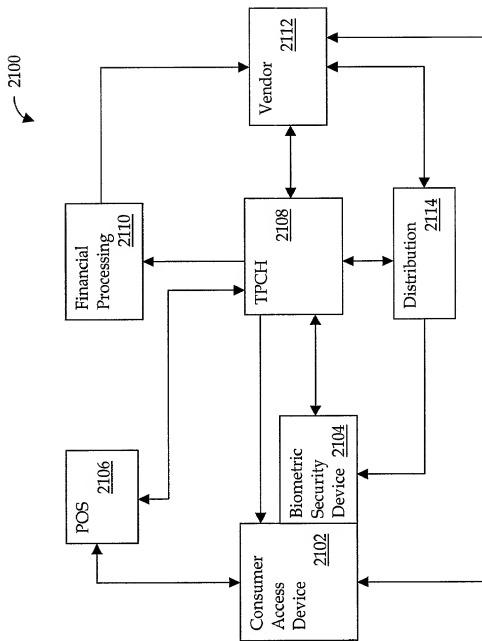


FIG. 21

+

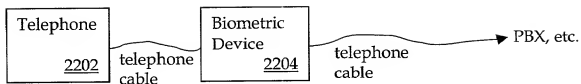


FIG. 22

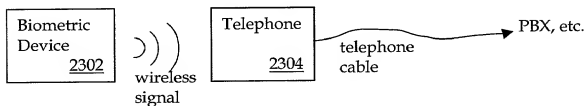


FIG. 23

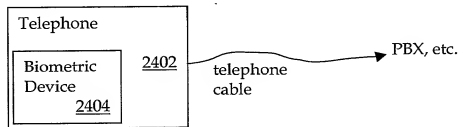


FIG. 24

Downloaded from ascelibrary.org by Seattle University on 06/01/15

+



+

2500

Phone number <u>2502</u>
ID value <u>2504</u>
Data <u>2506</u>

FIG. 25

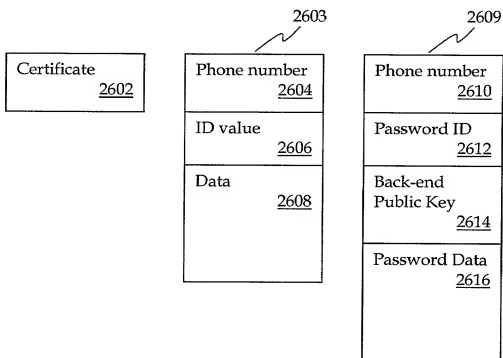


FIG. 26

+

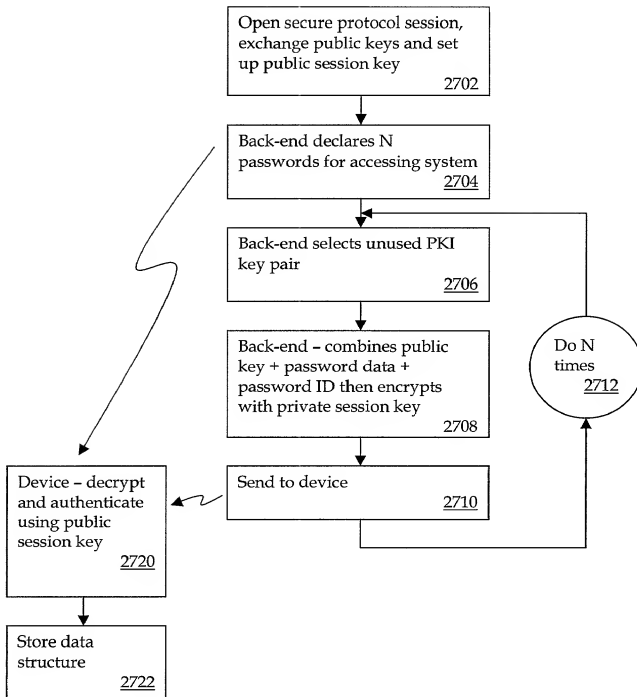


FIG. 27

+

What do you wish to do?

Access Dialing Code

View Balances

Credit cards

2804

FIU

2806

Touchpad

2808

2802

FIG. 28

What Dialing Code do you wish to use?

ATT

Union Bank

TD Waterhouse

Sprint

2904

FIU

2906

Touchpad

2908

2902

FIG. 29

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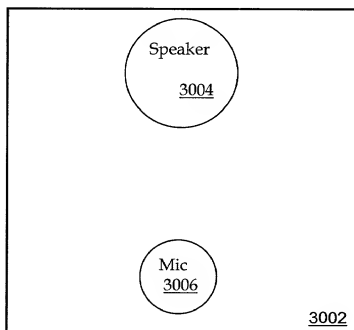


FIG. 30

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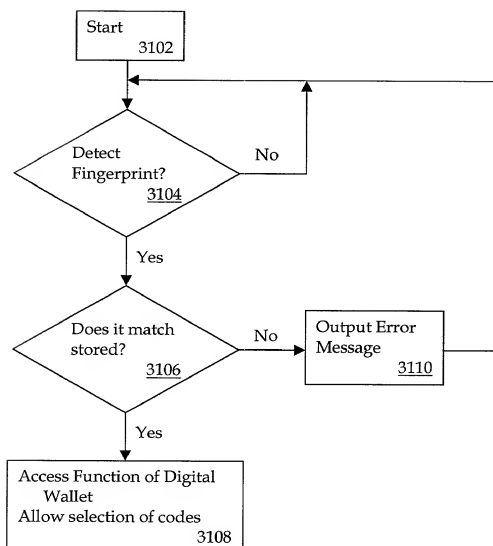


FIG. 31

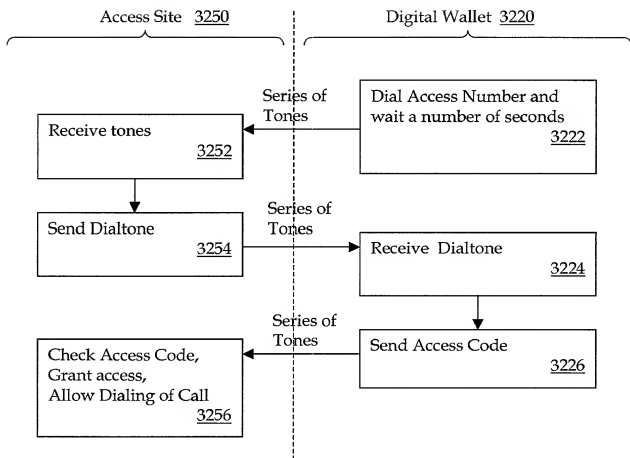


FIG. 32

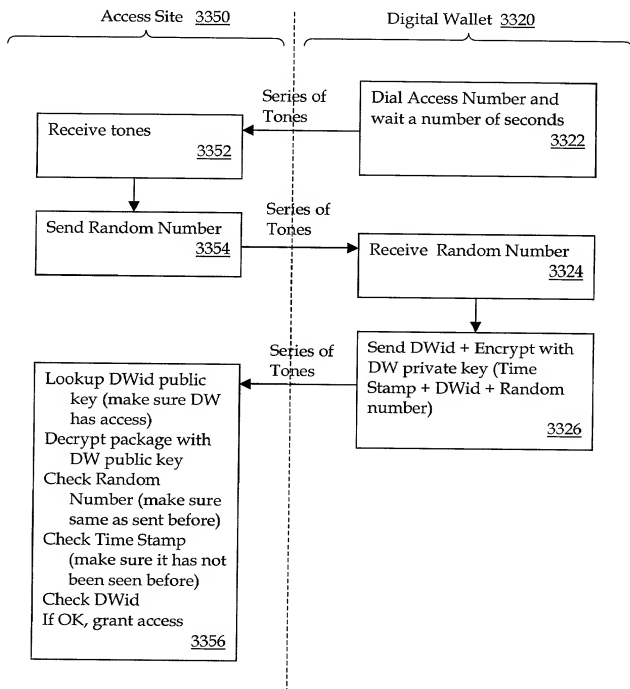


FIG. 33